

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

WESLEY J MCKEEL
JESSICA M MCKEEL
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:18-70395 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

August 25, 2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 05/29/2018 and confirmed on 8/24/18 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		44,710.18
Less Refunds to Debtor	2,899.62	
TOTAL AMOUNT OF PLAN FUND		41,810.56

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,500.00	
Trustee Fee	1,957.59	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		5,457.59

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	NATIONSTAR MORTGAGE LLC D/B/A MR C Acct: 9701	0.00	28,655.34	0.00	28,655.34
	NATIONSTAR MORTGAGE LLC D/B/A MR C Acct: 9701	1,357.01	1,357.01	0.00	1,357.01
	PRA/PORTFOLIO RECOVERY ASSOC Acct: 6100	2,758.47	2,758.47	451.57	3,210.04
	BYRIDER FINANCE LLC D/B/A CNAC Acct: 1790	1,265.36	1,265.36	671.11	1,936.47
					35,158.86

Priority					
	KENNETH P SEITZ ESQ Acct:	0.00	0.00	0.00	0.00
	WESLEY J MCKEEL Acct:	0.00	0.00	0.00	0.00
	WESLEY J MCKEEL Acct:	1,017.71	1,017.71	0.00	0.00
	WESLEY J MCKEEL Acct:	843.43	843.43	0.00	0.00
	WESLEY J MCKEEL Acct:	1,038.48	1,038.48	0.00	0.00
	LAW OFFICES OF KENNETH P SEITZ Acct:	0.00	0.00	0.00	0.00
	KENNETH P SEITZ ESQ Acct:	3,500.00	3,500.00	0.00	0.00

*** NONE ***

Unsecured					
	AARONS SALES & LEASE D/B/A AARONS I Acct: 4747	0.00	0.00	0.00	0.00
	AARONS SALES & LEASE D/B/A AARONS I Acct: 4735	0.00	0.00	0.00	0.00
	AT & T MOBILITY II LLC Acct: 5644	1,375.10	59.79	0.00	59.79
	COMCAST	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 4709				
	CREDIT MANAGEMENT COMPANY	0.00	0.00	0.00	0.00
	Acct: 2729				
	CREDIT MANAGEMENT COMPANY	0.00	0.00	0.00	0.00
	Acct: 1492				
	FINGERHUT	0.00	0.00	0.00	0.00
	Acct: 3685				
	FIRST PREMIER BANK	0.00	0.00	0.00	0.00
	Acct: 1531				
	FLEXSHOPPER LLC	654.55	28.46	0.00	28.46
	Acct: 153C				
	HOLIDAY FINANCIAL SERVICES	4,525.91	196.79	0.00	196.79
	Acct: 4094				
	JEFFERSON CAPITAL SYSTEMS LLC*	1,078.59	46.90	0.00	46.90
	Acct: 0001				
	ONE MAIN FINANCIAL GROUP LLC(*)	9,818.32	426.90	0.00	426.90
	Acct: 0821				
	ONE MAIN FINANCIAL SERVICES INC(*)	3,187.23	138.58	0.00	138.58
	Acct: 6334				
	PENELEC/FIRST ENERGY**	2,065.80	89.82	0.00	89.82
	Acct: 4675				
	NPRTO NORTH-EAST LLC	1,577.75	68.60	0.00	68.60
	Acct: 6466				
	ALLY FINANCIAL**	3,179.25	138.23	0.00	138.23
	Acct: 5146				
	PRA/PORTFOLIO RECOVERY ASSOC	1.00	0.04	0.00	0.04
	Acct: 6100				
	BRIAN C NICHOLAS ESQ	0.00	0.00	0.00	0.00
	Acct:				
	PADGETT LAW GROUP	0.00	0.00	0.00	0.00
	Acct:				
					1,194.11

TOTAL PAID TO CREDITORS

36,352.97

TOTAL CLAIMED

PRIORITY 0.00

SECURED 5,380.84

UNSECURED 27,463.50

Date: 08/25/2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
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PITTSBURGH, PA 15219
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IN RE:

WESLEY J MCKEEL
JESSICA M MCKEEL
Debtor(s)

Ronda J. Winnecour
Movant

vs.

No Repondents.

Case No.:18-70395 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREEED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Wesley J McKeel
Jessica M McKeel
Debtors

Case No. 18-70395-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7
Date Rcvd: Aug 28, 2023

User: auto
Form ID: pdf900

Page 1 of 3
Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 30, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Wesley J McKeel, Jessica M McKeel, 701 Bloom Avenue, Nanty Glo, PA 15943-1005
14854647	+ CNAC Finance Co., 7550 Leavitt Road, Amherst, OH 44001-2702
14854653	+ Holiday Financial Serv, 300 Walmart Dr Ste 150, Ebensburg, PA 15931-4214
14883571	+ Holiday Financial Services, 300 Walmart Drive Suite 150, Ebensburg, PA 15931-4214

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14886165	+ Email/Text: g20956@att.com	Aug 28 2023 23:39:00	AT&T Mobility II LLC, %AT&T SERVICES INC., KAREN A. CAVAGNARO PARALEGAL, ONE AT&T WAY, SUITE 3A104, BEDMINSTER, NJ. 07921-2693
14854644	+ Email/Text: bankruptcynotices@aarons.com	Aug 28 2023 23:39:00	Aaron's Sales & Lease, Attn: Bankruptcy, Po Box 100039, Kennesaw, GA 30156-9239
14854645	+ Email/Text: EBNProcessing@afni.com	Aug 28 2023 23:38:00	Afni, Attn: Bankruptcy, Po Box 3097, Bloomington, IL 61702-3097
14855940	Email/Text: ally@ebn.phinsolutions.com	Aug 28 2023 23:36:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
14854877	+ Email/Text: bankruptcy@jdbyrider.com	Aug 28 2023 23:39:00	CNAC, Attn: Bankruptcy Dept., 12802 Hamilton Crossing Blvd., Carmel, IN 46032-5424
14854646	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Aug 28 2023 23:41:29	Capital One / Yamaha, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14854648	+ Email/Text: documentfiling@lciinc.com	Aug 28 2023 23:36:00	Comcast Cable, 1 Comcast Center, Philadelphia, PA 19103-2899
14854649	+ Email/Text: bdsupport@creditmanagementcompany.com	Aug 28 2023 23:39:00	Credit Management Company, Attn: Bankruptcy, 2121 Noblestown Rd, Pittsburgh, PA 15205-3956
14854650	+ Email/Text: bnc-bluestem@quantum3group.com	Aug 28 2023 23:39:00	Fingerhut, Bankruptcy Dept, 6250 Ridgewood Rd, Saint Cloud, MN 56303-0820
14854651	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Aug 28 2023 23:41:44	First Premier Bank, Po Box 5524, Sioux Falls, SD 57117-5524
14854652	+ Email/Text: bankruptcy@flexshopper.com	Aug 28 2023 23:39:00	FlexShopper, LLC, 2700 N. Military Trail, Suite 200, Boca Raton, FL 33431-6394
14884209	Email/Text: JCAP_BNC_Notices@jcap.com	Aug 28 2023 23:38:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
14854654	Email/Text: JCAP_BNC_Notices@jcap.com	Aug 28 2023 23:38:00	Jefferson Capital Systems, LLC, Po Box 1999, Saint Cloud, MN 56302
14884003	+ Email/Text: ecfbankruptcy@progleasing.com	Aug 28 2023 23:38:00	NPRTO North-East, LLC, 256 West Data Drive, Draper, UT 84020-2315

District/off: 0315-7

User: auto

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Date Rcvd: Aug 28, 2023

Form ID: pdf900

Total Noticed: 27

15035738	+ Email/Text: nsm_bk_notices@mrcooper.com	Aug 28 2023 23:37:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619094, Dallas, TX 75261-9094
14871627	Email/PDF: cbp@omf.com	Aug 28 2023 23:40:34	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
14854655	+ Email/PDF: cbp@omf.com	Aug 29 2023 00:01:59	OneMain Financial, Attn: Bankruptcy, 601 Nw 2nd Street, Evansville, IN 47708-1013
14891264	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 29 2023 00:03:05	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14854656	+ Email/Text: nsm_bk_notices@mrcooper.com	Aug 28 2023 23:37:00	Pacific Union Financial, 1603 LBJ Freeway, Suite 500, Dallas, TX 75234-6071
14894067	+ Email/Text: nsm_bk_notices@mrcooper.com	Aug 28 2023 23:37:00	Pacific Union Financial, LLC, 1603 LBJ Freeway Suite 500, Farmers Branch, TX 75234-6071
14885377	+ Email/Text: BankruptcyEast@firstenergycorp.com	Aug 28 2023 23:37:00	Penelec, C/O FirstEnergy/Penelec, 101 Crawford's Corner Rd, Bldg #1 Suite 1-511, Holmdel, NJ 07733-1976
14854657	+ Email/Text: BankruptcyEast@firstenergycorp.com	Aug 28 2023 23:37:00	Penelec, P.O. Box 3687, Akron, OH 44309-3687
14854658	+ Email/Text: ecfbankruptcy@progleasing.com	Aug 28 2023 23:38:00	Progressive Leasing, 256 West Data Drive, Draper, UT 84020-2315

TOTAL: 23

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Byrider Finance, LLC d/b/a CNAC
cr		Nationstar Mortgage LLC d/b/a Mr. Cooper
cr		Pacific Union Financial, LLC
14878325	*+	FlexShopper, LLC, 2700 N. Military Trail Suite 200, Boca Raton, FL 33431-6394

TOTAL: 3 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 30, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 25, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor Pacific Union Financial LLC bnicholas@kmlawgroup.com

District/off: 0315-7

User: auto

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Christopher A. DeNardo

on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper logsecf@logs.com

Garry Alan Masterson

on behalf of Creditor Byrider Finance LLC d/b/a CNAC pitecf@weltman.com

Kenneth P. Seitz

on behalf of Joint Debtor Jessica M McKeel thedebterasers@aol.com

Kenneth P. Seitz

on behalf of Debtor Wesley J McKeel thedebterasers@aol.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

TOTAL: 8